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# LIFE INSURANCE AS A DETERRENT OF WAR

By E. JAY WOHLGEMUTH

THE fact that life insurance has taken on tremendously greater proportions in the United States than in any other country of the world is in itself a proof that this country is fundamentally a peace country rather than a war country. Life insurance, in all its aspects, is directly opposed to war. It is one of the greatest forces for the conservation of human life, and its unparalleled progress in this country is due to an appreciation of the value of human life. The value of a human life in the United States is greater than in other countries of the globe, and hence it is that life insurance has taken on greater proportions here than elsewhere.

The United States Chamber of Commerce has recently reported upon the votes taken of the members of its constituent bodies in favor of applying economic pressure, and finally, if necessary, military pressure, to prevent nations going to war. If this pressure is to be exerted by the business men of the United States upon other nations which engage in war, it may be interesting to show some of the forms of economic pressure which are already or should be active in forming the opinion of this country against engaging in war. One of the greatest, if not the greatest, of these economic influences is that of life insurance. Considering only the old line legal reserve life insurance companies, we have in force at the present time upwards of \$20,000,000,000 of life insurance, most of which is upon citizens who have been chosen for membership in these companies in much the same manner and according to the same standards that citizens are chosen for military service, namely, by medical selection.

The life insurance in force upon women is comparatively small; and in this country, to a much greater extent than in Europe, life insurance has been placed upon the lives of young and middle-aged men suited to military service. The great body of life insurants in this country are made up of healthy, income-producing, self-reliant citizens, who would be the first to recognize their responsibility to the nation if they were needed for its defense, as they were prompt to realize their responsibilities to their families and dependents in the event of their death.

Unlike life insurance in the European countries, there is comparatively little at risk in this country, which includes any form of the military and naval-service clause. In Europe the companies have protected themselves, in

anticipation of the war which finally came, either by reducing the amount that would be paid in the event of death by war to that of the "reserve" accumulated on the policies or reserved the right to charge an adequate additional premium to cover the extra war hazard. It is said that even in so stormy a section as the Balkans the companies so far have actually made money out of the additional premium charged for the war hazard.

The American companies have gradually removed these restrictions until most of the policies now in force make the companies liable for the face amount, without the payment of additional premiums or any other restrictive provisions.

The history of the military and naval clause in life insurance in this country since the Civil War is in itself an interesting commentary on American war and peace sentiment. After the Civil War most of the companies inserted in their policies restrictive clauses, which would have protected them against serious loss in case of a general war, but as confidence was restored and it came to be felt that the world had seen its last great war—the mortality from this cause would in all likelihood be negligible—these restrictions were removed. No doubt the action of the life insurance companies reflected the general feeling on the subject.

It is interesting to note that during the last year the life insurance companies have shown a tendency to re-adopt the old restrictive clauses, but these could not be made to apply on the great bulk of life insurance already issued and in force. Today the American public has a \$20,000,000,000 stake through its life insurance alone in the war hazard. Furthermore, most of the insurance is on the "mutual" or "participating" plan, which means that the extra deaths through war would be a direct assessment upon the surviving policy-holders. This would take the form, first, of a decrease in the surplus of the various companies; and, second, after the surplus was reduced to the danger point, upon the dividend distributions.

While this is the economic side of life insurance and represents the "economic pressure" which that institution exerts in the present crisis, it is also to be observed that the immense publicity and educational campaigns which life insurance is constantly waging through its literature and its vast army of agents is against war and the destruction of life values.

## BRIEF PEACE NOTES

. . . Since the outbreak of the war there have been formed in the Netherlands two important organizations working for peace — the "Nederlandsche Anti-Oorlog Raad" (Dutch Anti-war Council) and the "Central Organization for a Durable Peace." The former was founded, as reported in the December number of the ADVOCATE, October 8, 1914. It took the initiative by calling together an international meeting, which was

held at The Hague from April 7 to 10, 1915, a meeting which was attended by prominent men from the United States, Austria, Belgium, Germany, Great Britain, Holland, Hungary, Norway, Sweden, and Switzerland. Sympathizers in Denmark, France, Italy, and Spain sent encouraging messages. This International Conference decided on a "Minimum Program for a Durable Peace," to which we have already referred and which may be

obtained from the secretary, 51 Theresia-straat, The Hague. Besides, it has founded the "Central Organization for a Durable Peace," an international body with branches in several other countries. Its "Council" is composed of members belonging to more than twenty countries, among them several Americans. The "Minimum Program for a Durable Peace," issued by the international Central Organization, contains also a full list of its members, which, though only announcing those of the neutral countries, shows the international character of the organization.

. . . The Woman's Peace Party held its first annual meeting at Washington, January 8-10, 1916. On Sunday, January 9, a mass meeting was held at Poli's Theatre, attended by a large audience. Miss Jane Addams was re-elected president. On January 11 and 13 representatives of the party spoke at hearings before the committees on Foreign Relations and Military Affairs.

. . . During the Second Pan American Scientific Congress a large body of scientific societies held their annual meeting in Washington, D. C. At numerous meetings problems of war and peace were freely discussed. The general subject of the discussions of the American Sociological Society was "War and Militarism in Their Sociological Aspects." The American Historical Association discussed the problems of nationalism and the American Political Science Association equally gave considerable attention to the questions arising from the European war.

. . . "The Anti-Preparedness Committee," referred to in our last number under the heading of Anti-Militarism Committee, has opened headquarters in the Munsey Building, Washington, D. C. As a protest against the attempt to stampede this nation into adopting a reckless program of military and naval expansion, this committee is urging immediate support of the following program:

1. No unusual expenditure for armament during the present session of Congress.
2. A public investigation of our present huge war budget, so that every dollar now spent may bring 100 per cent of efficiency.
3. A Congressional investigation as to the sources of the insistent demand for a large increase in army and navy appropriations.
4. The government manufacture of armaments whereby the opportunity for private profit may be taken out of "preparedness."
5. Any increased expenditure on armament to be met by income and inheritance taxes, not by placing new burdens on the poor.
6. The calling of a Fifth Pan American Congress for the purpose of developing the Monroe Doctrine into a democratic federation of the twenty-one American republics.
7. The appointment of a joint government commission, representing Japan, China, and the United States, to study the questions at issue between this country and the Orient.

In another statement, the committee says:

"Universal military service, what the ordinary man rightly calls 'conscription' is now put forth boldly as the goal of the Roosevelt and Leonard Wood school of 'preparedness.' It is put forth plausibly as the latest invention of democracy, but it is really the oldest instrument of tyranny in the history of organized society and the instincts of every fundamental democrat are against it."

. . . The Prime Minister of Great Britain is authority for the statement that the British Empire has already voted for the war an aggregate of \$8,000,000,000.

Mr. Asquith, speaking in Central Hall, Westminster, December 1, 1915, said:

"This is absolutely unexampled in the history of this or any other country. We are now spending, or we are within measurable reach of spending, something like \$25,000,000 a day. . . . On the other hand, you will say, and say very truly, that we have witnessed a substantial increase in the cost of living. Roundly and generally speaking, the rise has been: food, 40 per cent; rent, 2 per cent; fuel and light, 25 per cent; clothing, 30 per cent; miscellaneous items, 15 per cent. The general result being to show an average increase of about 30 per cent."

. . . The following is taken from a recent discussion in the British House of Lords:

"Mr. Snowden asked how many clergymen and ministers of all denominations had enlisted; how many had received Lord Derby's appeal to enlist; whether there were thousands of clergymen of military age, mostly unmarried; and if, instead of enlisting medical students, the War Office would withdraw its support from clergymen who did not enlist.

"Mr. Tennant said he was unable to give the information asked for in the first part of the question. On the other part he had nothing to add to the information he gave on November 30.

"Mr. R. L. Outhwaite (L-Hanley): Is it not particularly appropriate that the clergy should enlist, seeing there is nothing doing in Christianity at present? (laughter and loud cries of 'Oh!')

. . . The Peace Association of Friends of Philadelphia, 20 South Twelfth street, is circulating an address to Congress on the pressing question of armament appropriations, which reads as follows:

"Hon. Claude Kitchin, Chairman Ways and Means Committee, House of Representatives, Washington:

"We, the undersigned, citizens of the United States, earnestly encourage you in your effort to prevent Congress from entering upon any program for an increase of military or naval appropriations, and request you to acquaint your colleagues in Congress of our protest against such action, inasmuch as an increase in armaments is likely to breed suspicion abroad and to institute a militaristic policy opposed to the fundamental ideals of our nation."

Copies of this petition may be obtained from A. G. Walton, 212 West Front street, Media, Pa.

. . . We have received the following letter, which we are pleased to reprint:

Mr. John J. Mullowney, of Paxtang, Pa., a young member of the Society of Friends, has compiled a Peace Calendar which has been received with great favor as the best of its kind which has yet appeared, the selections representing many of the very best things that have ever been said in favor of the reign of law, security, and peace.

Unfortunately, and without realizing that a calendar is a perishable commodity, Mr. Mullowney contracted with the publishers to sell a very large number of copies himself. The calendars were not received until the first of December, and it has been impossible for him to sell the stipulated number. This has thrown a very heavy financial burden on a man not ready to bear it. This is to ask the friends of peace into whose hands this letter may fall to buy one or more of these calendars, worthy of space in any library, for the sake of the cause and for the sake of relieving a burden undertaken purely in the interests of peace.

Very truly yours,

DAVID STARR JORDAN.

(The Peace Calendar has retailed for \$1.00, but Dr. Mullowney will send it from now on to any address for anything which the purchaser desires to send; or it will be sent on approval.)